



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [APPLE FINANCIAL HOLDINGS, INC.](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [16,123,179](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[APPLE FINANCIAL HOLDINGS, INC.](#)
[122 EAST 42ND STREET, 9TH FLOOR](#)

[NEW YORK, NY 10168](#)

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BHC Name

City/State

Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	16,090,322	15,695,544	15,846,544	14,734,517	13,378,068
Net income (\$000)	35,748	31,904	22,870	111,305	100,900
Number of BHCs in peer group	132	130	128	125	118

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.80	2.65	11	1.77	2.80	9	1.76	2.77	10	2.29	3.01	19	2.47	3.08	21
+ Non-interest income	0.16	1.09	1	0.08	1.21	1	0.10	1.21	1	0.06	1.32	0	0.10	1.31	0
- Overhead expense	1.59	2.21	12	1.38	2.59	3	1.47	2.57	4	1.35	2.69	3	1.50	2.71	5
- Provision for credit losses	-0.02	-0.12	69	0.21	0.66	12	0.26	0.51	20	-0.03	0.15	3	0.05	0.14	24
+ Securities gains (losses)	0.01	0.01	72	0.09	0.03	87	0.06	0.02	82	0	0.01	35	0.03	0	94
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	88	0	0	45
= Pretax net operating income (tax equivalent)	0.39	1.76	1	0.35	0.91	13	0.20	1.04	10	1.03	1.56	12	1.04	1.57	12
Net operating income	0.30	1.34	1	0.27	0.70	15	0.14	0.81	9	0.76	1.19	13	0.75	1.24	10
Net income	0.30	1.34	0	0.27	0.71	15	0.14	0.82	9	0.76	1.19	14	0.75	1.24	10
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.36	3.12	12	2.85	3.64	11	2.74	3.55	10	3.75	4.41	12	3.52	4.24	13
Interest expense	0.46	0.26	87	0.97	0.58	87	0.88	0.52	86	1.36	1.08	74	0.97	0.86	66
Net interest income (tax equivalent)	1.90	2.85	11	1.88	3.05	9	1.86	3.01	10	2.39	3.33	17	2.56	3.38	20
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.08	0.12	49	0	0.28	4	0	0.27	3	0	0.21	3	-0.01	0.22	6
Earnings coverage of net loan and lease losses (X)	6.56	26.30	23	2,061.72	20.97	98	1,493.38	22.91	98	-402.93	24.40	2	-112.58	21.75	3
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.56	1.32	7	0.53	1.58	6	0.70	1.58	9	0.33	0.83	8	0.35	0.90	8
Allowance for loan and lease losses / Total loans and leases	0.56	1.30	8	0.53	1.55	6	0.70	1.55	9	0.33	0.81	8	0.35	0.89	9
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.61	0.58	57	0.23	0.71	9	0.27	0.71	12	0.01	0.57	1	0.01	0.61	1
30-89 days past due loans and leases / Total loans and leases	0.37	0.29	71	1.70	0.37	96	0.60	0.39	77	0.19	0.43	22	0.02	0.44	2
Liquidity and Funding															
Net noncore funding dependence	0.48	-3.31	63	1.24	6.19	39	-0.90	3.20	42	0.57	14.45	14	-4.94	16.62	5
Net short-term noncore funding dependence	0.03	-9.17	78	-0.84	-2.71	51	-2.13	-4.76	57	-1.68	3.38	26	-6.06	4.66	15
Net loans and leases / Total assets	65.34	58.81	68	65.60	63	47	65.26	61.58	56	63.61	63.77	37	73.02	63.98	74
Capitalization															
Tier 1 leverage ratio	7.30	9.07	7	7.08	9.05	5	6.92	9.13	3	7.29	9.76	5	7.28	9.71	4
Holding company equity capital / Total assets	8.71	10.79	18	8.62	11.12	15	8.65	11.16	15	8.35	12.43	7	8.36	12.22	4
Total equity capital (including minority interest) / Total assets	8.71	10.91	16	8.62	11.24	13	8.65	11.29	13	8.35	12.57	5	8.36	12.27	4
Common equity tier 1 capital / Total risk-weighted assets	11.23	12.64	29	11.35	12.26	35	11.24	12.38	34	11.99	12.17	50	11.37	12.12	44
Net loans and leases / Equity capital (X)	7.50	5.47	86	7.61	5.73	80	7.54	5.58	82	7.62	5.21	87	8.73	5.29	97
Cash dividends / Net income	15.64	27.22	27	17.53	49.74	16	32.60	42.30	36	6.70	33.12	13	7.39	27.31	17
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	-1.28	9.51	8	8.10	16.67	22	2.30	16.68	12	10.49	9.26	67	11.70	7	80
Equity capital	-0.21	7.52	13	6.47	6.54	55	5.94	6.99	49	10.34	10.49	65	6.04	7.89	56
Net loans and leases	-1.67	-0.66	54	5.58	12.75	30	4.96	9.07	35	-3.75	9.10	2	6.27	7.89	49
Noncore funding	-20.85	-21.64	54	28.96	-6.57	89	-15.52	-12.18	48	31.14	6.59	83	79.16	10.67	95
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	99.92	103.15	33	99.93	103.27	29	99.92	102.81	32	99.93	103.22	34	99.93	103.10	36
Cash from ops + noncash items + op expense / Op expense + dividends	101.91	155.61	31	68.23	142.45	13	102.13	147.24	24	102.12	190.27	17	102.13	174.91	17

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	208,699	238,619	311,948	405,547	362,021	-12.54	6.45
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	208,699	238,619	311,948	405,547	362,021	-12.54	6.45
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	208,699	238,619	311,948	405,547	362,021	-12.54	6.45
Investment interest income (tax equivalent).....	56,782	71,564	90,752	94,234	61,737	-20.66	319.24
Interest on balances due from depository institutions.....	815	2,437	2,754	19,557	21,110	-66.56	-83.03
Interest income on other earning assets.....	3,125	4,343	5,642	9,779	10,757	-28.05	-57.74
Total interest income (tax equivalent).....	269,421	316,963	411,096	529,117	455,625	-15.00	21.47
Interest on time deposits of \$250K or more.....	9,389	17,719	21,976	31,643	23,715	-47.01	
Interest on time deposits < \$250K.....	32,673	56,441	70,241	75,433	44,733	-42.11	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	10,617	31,396	36,851	79,244	56,294	-66.18	-52.06
Interest on other borrowings and trading liabilities.....	109	2,619	2,632	5,239	218	-95.84	-58.40
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	52,788	108,175	131,700	191,559	124,960	-51.20	-2.50
Net interest income (tax equivalent).....	216,633	208,788	279,396	337,558	330,665	3.76	29.22
Non-interest income.....	18,965	9,989	15,202	8,636	13,137	89.86	7.78
Adjusted operating income (tax equivalent).....	235,598	218,777	294,598	346,194	343,802	7.69	27.18
Overhead expense.....	191,426	162,942	233,041	198,429	201,204	17.48	86.81
Provision for credit losses.....	-2,717	24,230	40,738	-3,853	7,173		
Securities gains (losses).....	775	10,015	10,015	0	4,211	-92.26	142.19
Other tax equivalent adjustments.....	0	0	0	464	0		
Pretax net operating income (tax equivalent).....	47,561	41,745	30,944	152,194	139,524	13.93	-39.92
Applicable income taxes.....	11,813	9,841	8,074	40,425	38,624	20.04	-66.32
Tax equivalent adjustments.....	0	0	0	464	0		
Applicable income taxes (tax equivalent).....	11,813	9,841	8,074	40,889	38,624	20.04	-66.32
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	35,748	31,904	22,870	111,305	100,900	12.05	-18.93
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	35,748	31,904	22,870	111,305	100,900	12.05	-18.93
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	35,748	31,904	22,870	111,305	100,900	12.05	-18.93
Investment securities income (tax equivalent).....	56,782	71,564	90,752	94,234	61,737	-20.66	319.24
US Treasury and agency securities (excluding mortgage-backed securities).....	27,056	30,563	39,413	49,770	34,280	-11.47	608.46
Mortgage-backed securities.....	25,752	32,918	42,209	31,812	19,388	-21.77	271.28
All other securities.....	3,974	8,083	9,130	12,652	8,069	-50.84	42.49
Cash dividends declared.....	5,591	5,592	7,455	7,455	7,456	-0.02	-0.02
Common.....	0	0	0	0	0		
Preferred.....	5,591	5,592	7,455	7,455	7,456	-0.02	-0.02

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.23	2.90	14	2.69	3.35	13	2.59	3.27	12	3.59	4	22	3.41	3.87	19
Less: Interest expense	0.44	0.24	86	0.92	0.54	87	0.83	0.48	87	1.30	0.98	76	0.93	0.79	68
Equals: Net interest income (tax equivalent)	1.80	2.65	11	1.77	2.80	9	1.76	2.77	10	2.29	3.01	19	2.47	3.08	21
Plus: Non-interest income	0.16	1.09	1	0.08	1.21	1	0.10	1.21	1	0.06	1.32	0	0.10	1.31	0
Equals: adjusted operating income (tax equivalent)	1.95	3.80	3	1.86	4.06	1	1.86	4.04	1	2.35	4.41	3	2.57	4.46	3
Less: Overhead expense	1.59	2.21	12	1.38	2.59	3	1.47	2.57	4	1.35	2.69	3	1.50	2.71	5
Less: Provision for credit losses	-0.02	-0.12	69	0.21	0.66	12	0.26	0.51	20	-0.03	0.15	3	0.05	0.14	24
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	72	0.09	0.03	87	0.06	0.02	82	0	0.01	35	0.03	0	94
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	88	0	0	45
Equals: Pretax net operating income (tax equivalent)	0.39	1.76	1	0.35	0.91	13	0.20	1.04	10	1.03	1.56	12	1.04	1.57	12
Less: Applicable income taxes (tax equivalent)	0.10	0.41	3	0.08	0.21	17	0.05	0.23	10	0.28	0.36	26	0.29	0.33	35
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	0.30	1.34	1	0.27	0.70	15	0.14	0.81	9	0.76	1.19	13	0.75	1.24	10
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	0.30	1.34	0	0.27	0.71	15	0.14	0.82	9	0.76	1.19	14	0.75	1.24	10
Memo: Net income (last four quarters)	0.17	1.30	0	0.29	0.81	13	0.14	0.82	9	0.76	1.19	13	0.75	1.24	11
Net income—BHC and noncontrolling (minority) interest	0.30	1.35	0	0.27	0.72	13	0.14	0.83	9	0.76	1.20	14	0.75	1.25	10
Margin Analysis															
Average earning assets / Average assets	94.45	93.09	66	94.59	92.11	79	94.61	92.32	77	95.74	91.05	92	96.64	91.48	92
Average interest-bearing funds / Average assets	82.39	61.98	95	89.43	64.67	98	87.74	64.06	97	89.51	65.57	99	89	65.56	98
Interest income (tax equivalent) / Average earning assets	2.36	3.12	12	2.85	3.64	11	2.74	3.55	10	3.75	4.41	12	3.52	4.24	13
Interest expense / Average earning assets	0.46	0.26	87	0.97	0.58	87	0.88	0.52	86	1.36	1.08	74	0.97	0.86	66
Net interest income (tax equivalent) / Average earning assets	1.90	2.85	11	1.88	3.05	9	1.86	3.01	10	2.39	3.33	17	2.56	3.38	20
Yield or Cost															
Total loans and leases (tax equivalent)	2.64	4.07	5	3.12	4.35	5	3.03	4.27	5	4.03	5.09	6	3.71	4.95	5
Interest-bearing bank balances	0.13	0.13	55	0.42	0.36	69	0.34	0.27	73	2.66	2.04	83	2.42	1.64	91
Federal funds sold and reverse repos		0.25			0.75			0.68		3.04	2.44	78	2.59	2.17	76
Trading assets	2.13	0.45	89	2.38	0.65	85	2.26	0.60	86	3.89	0.99	92	3.42	1.11	84
Total earning assets	2.36	3.09	14	2.85	3.61	12	2.74	3.51	10	3.75	4.36	13	3.52	4.20	13
Investment securities (tax equivalent)	2.12	1.77	76	2.52	2.36	66	2.45	2.25	69	3.23	2.76	83	3.53	2.68	94
US Treasury and agency securities (excluding mortgage-backed securities)	2.21	1.23	90	2.41	1.85	76	2.38	1.75	82	3.02	2.32	84	3.35	2.05	94
Mortgage-backed securities	1.99	1.55	87	2.65	2.17	89	2.57	2.05	91	2.76	2.61	70	2.93	2.50	91
All other securities	1.82	2.85	17	2.99	3.28	42	2.66	3.24	26	3.78	4.06	50	3.28	4.20	30
Interest-bearing deposits	0.53	0.22	93	1.05	0.60	88	0.95	0.53	89	1.46	1.10	76	1.05	0.81	75
Time deposits of \$250K or more	0.84	0.70	67	1.64	1.53	56	1.50	1.42	56	2.59	1.96	92	2.31	1.44	94
Time deposits < \$250K	1.10	0.67	87	1.83	1.47	81	1.70	1.36	76	2	1.82	59	1.38	1.29	55
Other domestic deposits	0.18	0.16	67	0.53	0.41	74	0.47	0.36	76	1.03	0.93	60	0.75	0.67	65
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	-1.52	0.18	0	1.26	0.71	84	1.22	0.62	84	0	1.86	2	0	1.51	1
Other borrowed funds and trading liabilities	0.41	1.29	22	0.79	1.54	16	0.78	1.50	17	2.45	2.38	56	2.33	2.28	55
All interest-bearing funds	0.53	0.38	76	1.03	0.82	74	0.95	0.74	75	1.45	1.49	53	1.05	1.19	39

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	18,965	9,989	15,202	8,636	13,137
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	3,074	3,060	4,470	5,731	6,648
Trading revenue	499	-652	753	-3,445	-2,000
Investment banking fees and commissions	2,576	1,359	1,856	1,786	1,864
Insurance activities revenue	339	282	330	547	447
Venture capital revenue	0	0	0	0	0
Net servicing fees	74	23	18	194	269
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	984	791	1,096	313	-52
Other non-interest income	11,419	5,126	6,679	3,510	5,961
Total overhead expenses	191,426	162,942	233,041	198,429	201,204
Personnel expense	117,739	99,972	137,076	114,857	89,072
Net occupancy expense	37,462	32,895	45,866	38,193	35,788
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	49	63	212	212
Other operating expenses	36,225	30,026	50,036	45,167	76,132
Fee income on mutual funds and annuities	2,576	1,359	1,856	1,786	1,864
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,302	1,232	1,268	1,148	1,001
Average personnel expense per employee	90.43	81.15	108.10	100.05	88.98
Average assets per employee	12,358.16	12,739.89	12,497.27	12,834.95	13,364.70

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	13.58	2.14	96	13.60	2.09	97	12.21	2.02	97	20.68	2.72	97	14.19	3.08	97
Overhead expenses / Net Interest Income + non-interest income	81.25	58.85	97	74.48	62.06	87	79.10	62.28	88	57.32	61.29	38	58.52	60.88	36
Percent of Average Assets															
Total overhead expense	1.59	2.21	12	1.38	2.59	3	1.47	2.57	4	1.35	2.69	3	1.50	2.71	5
Personnel expense	0.98	1.23	20	0.85	1.30	13	0.87	1.30	13	0.78	1.41	7	0.67	1.44	1
Net occupancy expense	0.31	0.24	81	0.28	0.26	61	0.29	0.26	67	0.26	0.28	40	0.27	0.28	46
Other operating expenses	0.30	0.72	2	0.26	0.95	1	0.32	0.94	1	0.31	0.97	1	0.57	0.97	8
Overhead less non-interest income	1.43	1.08	78	1.30	1.27	51	1.37	1.25	60	1.29	1.32	46	1.41	1.38	49
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	81.25	58.34	97	74.48	61.60	87	79.10	61.82	88	57.32	60.64	41	58.52	60.37	42
Personnel expense	49.97	32.89	97	45.70	32.31	96	46.53	32.36	96	33.18	32.39	52	25.91	32.51	19
Net occupancy expense	15.90	6.26	98	15.04	6.55	98	15.57	6.58	98	11.03	6.52	97	10.41	6.48	95
Other operating expenses	15.38	18.68	25	13.75	22.16	8	17.01	22.28	26	13.11	21.20	4	22.21	20.90	65
Total non-interest income	8.05	28.20	6	4.57	28.52	2	5.16	28.83	3	2.49	29.23	0	3.82	28.50	1
Fiduciary activities income	0	2.27	12	0	2.06	12	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	1.30	3.25	19	1.40	3.23	21	1.52	3.27	21	1.66	3.88	23	1.93	4.15	26
Trading revenue	0.21	0.68	60	-0.30	1.37	5	0.26	1.28	52	-1	1.18	0	-0.58	0.85	4
Investment banking fees and commissions	1.09	2.46	42	0.62	2.59	31	0.63	2.46	31	0.52	3.54	24	0.54	3.42	26
Insurance activities revenue	0.14	0.38	60	0.13	0.41	60	0.11	0.41	57	0.16	0.47	61	0.13	0.47	57
Venture capital revenue	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.03	0.56	28	0.01	-0.04	55	0.01	0.01	53	0.06	0.28	44	0.08	0.65	32
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.42	3.64	21	0.36	3.74	25	0.37	3.92	23	0.09	1.86	19	-0.02	1.61	8
Other non-interest income	4.85	9.39	21	2.34	9.49	3	2.27	9.65	2	1.01	10.04	1	1.73	9.86	2
Overhead less non-interest income	73.20	29.67	99	69.91	31.97	94	73.94	31.93	95	54.82	31.06	96	54.70	31.46	97
Applicable income taxes / Pretax net operating income (tax equivalent)	24.84	21.49	84	23.57	18.64	83	26.09	18.63	94	26.56	20.56	90	27.68	19.04	95
Applicable income tax + TE / Pretax net operating income + TE	24.84	23.11	73	23.57	22.16	64	26.09	21.18	87	26.87	23.23	83	27.68	21.56	94

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	5,543,772	5,257,899	5,295,551	4,597,731	4,253,442	5.44	35.92
Commercial and industrial loans	4,469,908	4,916,171	4,742,394	4,867,849	5,773,597	-9.08	-22.59
Loans to individuals	40,933	13,226	13,210	12,904	12,639	209.49	143.71
Loans to depository institutions and acceptances of other banks	159,758	186,647	159,037	272,486	351,889	-14.41	-72.99
Agricultural loans	0	0	0	0	0		
Other loans and leases	380,078	397,503	417,752	337,436	91,811	-4.38	1764.59
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	10,594,449	10,771,446	10,627,944	10,088,406	10,483,378	-1.64	1.08
Less: Allowance for loan and lease losses	59,343	57,444	73,936	33,246	36,732	3.31	80.46
Net loans and leases	10,535,106	10,714,002	10,554,008	10,055,160	10,446,646	-1.67	0.83
Debt securities that reprice or mature in over 1 year	2,788,267	2,517,933	2,446,829	2,584,390	807,950	10.74	414.38
Mutual funds and equity securities	5,228	5,278	5,283	5,080	3,873	-0.95	19.63
Subtotal	13,328,601	13,237,213	13,006,120	12,644,630	11,258,469	0.69	21.22
Interest-bearing bank balances	582,360	955,382	963,456	923,070	790,560	-39.04	-13.80
Federal funds sold and reverse repos	0	0	0	0	50,000		
Debt securities that reprice or mature within 1 year	1,070,866	1,050,723	1,052,429	1,252,359	1,428,877	1.92	590.19
Trading assets	161,654	183,241	178,073	175,213	255,023	-11.78	-67.45
Total earning assets	15,143,481	15,426,559	15,200,078	14,995,272	13,782,929	-1.84	22.89
Non-interest-bearing cash and due from depository institutions	121,860	119,707	122,226	54,392	77,039	1.80	126.65
Premises, fixed assets, and leases	198,967	189,604	199,100	177,390	36,955	4.94	458.77
Other real estate owned	58	58	58	58	0	0.00	-95.41
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	658,813	596,220	650,686	581,074	410,331	10.50	42.75
Total assets	16,123,179	16,332,148	16,172,148	15,808,186	14,307,254	-1.28	25.23
Quarterly average assets	15,992,885	16,079,443	16,299,545	15,234,909	13,796,617	-0.54	24.10
Average loans and leases (YTD)	10,525,965	10,206,380	10,310,127	10,059,457	9,747,623	3.13	3.82
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	10,594,449	10,771,446	10,627,944	10,088,406	10,483,378	-1.64	1.08
Real estate loans secured by 1-4 family	78,011	101,687	96,755	117,713	144,635	-23.28	-65.93
Commercial real estate loans	5,465,761	5,156,212	5,198,796	4,480,018	4,108,807	6.00	41.97
Construction and land development	0	0	0	0	0		
Multifamily	3,423,590	3,057,383	3,085,640	2,363,831	1,850,796	11.98	141.40
Nonfarm nonresidential	2,042,171	2,098,829	2,113,156	2,116,187	2,258,011	-2.70	-16.02
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	3,864,361	3,573,934	3,504,541	3,841,829	2,240,700	8.13	450.80
U.S. Treasury securities	313,254	138,192	139,965	185,302	176,720	126.68	141.61
US agency securities (excluding mortgage-backed securities)	1,299,098	1,476,812	1,439,130	1,667,944	1,089,977	-12.03	1235.92
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	1,932,837	1,669,518	1,637,223	1,587,755	709,117	15.77	414.10
Asset-backed securities	0	0	0	0	0		
Other debt securities	313,944	284,134	282,940	395,748	261,013	10.49	232.72
Mutual funds and equity securities	5,228	5,278	5,283	5,080	3,873	-0.95	19.63
Available-for-sale securities	3,362,826	3,121,501	3,084,927	3,347,380	1,823,116	7.73	571.22
U.S. Treasury securities	313,254	138,192	139,965	185,302	176,720	126.68	141.61
US agency securities (excluding mortgage-backed securities)	1,299,098	1,476,812	1,439,130	1,667,944	1,089,977	-12.03	1235.92
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	1,436,530	1,222,363	1,222,892	1,098,386	295,406	17.52	719.12
Asset-backed securities	0	0	0	0	0		
Other debt securities	313,944	284,134	282,940	395,748	261,013	10.49	232.72
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	15,830	24,755	23,629	9,594	-11,476	-36.05	394.53
Available-for-sale securities appreciation (depreciation)	47,070	83,139	83,322	1,024	-26,956	-43.38	89.43
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,567,716	2,084,244	1,972,785	2,402,072	1,094,460	-24.78	663.61

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	1,308,039	306,577	1,150,880	287,441	290,287	326.66	252.06
NOW, ATS and transaction accounts	682,927	45,995	633,815	50,470	51,777	1384.79	1040.15
Time deposits less brokered deposits < \$250K	3,530,723	3,912,474	3,969,111	4,043,652	3,588,404	-9.76	
MMDA and other savings accounts	7,248,448	8,238,116	6,867,171	7,634,994	7,383,267	-12.01	4.90
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	12,770,137	12,503,162	12,620,977	12,016,557	11,313,735	2.14	42.55
Time deposits of \$250K or more	1,366,887	1,500,585	1,554,310	1,446,767	1,113,749	-8.91	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	350,000	0	0	800,000	565,000		
Other borrowings w/remaining maturity over 1 year	717	740	734	755	775	-3.11	-12.02
Brokered deposits < \$250K	0	668,722	343,619	0	34,264	-100.00	
Noncore funding	1,717,604	2,170,047	1,898,663	2,247,522	1,713,788	-20.85	-37.19
Trading liabilities	1,883	12,111	10,942	2,023	211	-84.45	-88.42
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	229,091	239,350	242,666	221,681	82,893	-4.29	97.51
Total liabilities	14,718,715	14,924,670	14,773,248	14,487,783	13,110,627	-1.38	24.47
Equity Capital							
Perpetual preferred stock (including surplus)	142,000	142,000	142,000	142,000	142,000	0.00	0.00
Common stock	0	0	0	0	0		
Common surplus	9,270	9,270	9,270	9,270	9,270	0.00	0.00
Retained earnings	1,234,276	1,211,842	1,200,945	1,185,530	1,081,680	1.85	36.90
Accumulated other comprehensive income	18,918	44,366	46,685	-16,397	-36,323	-57.36	
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,404,464	1,407,478	1,398,900	1,320,403	1,196,627	-0.21	33.77
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,404,464	1,407,478	1,398,900	1,320,403	1,196,627	-0.21	33.77
Total liabilities and capital	16,123,179	16,332,148	16,172,148	15,808,186	14,307,254	-1.28	25.23
Memoranda							
Non-interest-bearing deposits	1,308,039	306,577	1,150,880	287,441	290,287	326.66	252.06
Interest-bearing deposits	12,828,985	14,365,892	13,368,026	13,175,883	12,171,461	-10.70	13.33
Total deposits	14,137,024	14,672,469	14,518,906	13,463,324	12,461,748	-3.65	20.92
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,398,900	1,320,403	1,320,403	1,196,627	1,128,505		
Accounting restatements	3,175	0	0	0	0		
Net income	35,748	31,904	22,870	111,305	100,900		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	5,591	5,592	7,455	7,455	7,456		
Change in other comprehensive income	-27,768	60,763	63,082	19,926	-25,322		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,404,464	1,407,478	1,398,900	1,320,403	1,196,627		

BHC Name

City/State

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	34.38	36.06	39	32.19	36.66	35	32.74	36.22	37	29.08	37.78	35	29.73	37.19	36
Commercial and industrial loans	27.72	11.11	96	30.10	14.40	95	29.32	13.52	96	30.79	12.02	96	40.35	12.85	98
Loans to individuals	0.25	3.60	19	0.08	3.57	9	0.08	3.40	10	0.08	4.20	10	0.09	4.31	8
Loans to depository institutions and acceptances of other banks	0.99	0.02	97	1.14	0.03	97	0.98	0.03	97	1.72	0.04	96	2.46	0.05	98
Agricultural loans	0	0.21	11	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases	2.36	4.26	37	2.43	4.66	37	2.58	4.63	39	2.13	5.01	29	0.64	5	10
Net loans and leases	65.34	58.81	68	65.60	63	47	65.26	61.58	56	63.61	63.77	37	73.02	63.98	74
Debt securities over 1 year	17.29	18.32	50	15.42	14.80	53	15.13	15.55	49	16.35	14.60	59	5.65	14.63	10
Mutual funds and equity securities	0.03	0.05	54	0.03	0.06	57	0.03	0.05	54	0.03	0.06	55	0.03	0.06	53
Subtotal	82.67	78.17	64	81.05	79.07	45	80.42	78.16	48	79.99	79.65	29	78.69	79.97	26
Interest-bearing bank balances	3.61	9.37	19	5.85	6.40	47	5.96	7.51	40	5.84	3.06	79	5.53	3.04	79
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0.35	1.66	73
Debt securities 1 year or less	6.64	1.51	93	6.43	1.85	92	6.51	1.68	93	7.92	1.91	91	9.99	1.96	94
Trading assets	1	0.58	81	1.12	1.04	77	1.10	1.01	78	1.11	1.19	78	1.78	1.33	81
Total earning assets	93.92	91.57	78	94.46	90.87	88	93.99	91.05	83	94.86	89.53	95	96.34	89.74	97
Non-interest cash and due from depository institutions	0.76	0.99	31	0.73	1.03	31	0.76	1.07	29	0.34	1.14	7	0.54	1.21	11
Other real estate owned	0	0.01	18	0	0.03	10	0	0.02	12	0	0.03	11	0	0.04	2
All other assets	5.32	7.39	25	4.81	8.03	11	5.25	7.82	19	4.80	9.27	7	3.13	8.98	1
Memoranda															
Short-term investments	10.25	12.31	47	12.28	10.21	70	12.47	11.17	68	13.76	7.63	80	15.86	7.80	81
U.S. Treasury securities	1.94	1.18	74	0.85	0.91	70	0.87	0.84	75	1.17	1.03	68	1.24	1.04	64
US agency securities (excluding mortgage-backed securities)	8.06	0.75	96	9.04	0.59	98	8.90	0.63	98	10.55	0.54	99	7.62	0.69	98
Municipal securities	0	1.70	7	0	1.60	8	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	11.99	13.46	45	10.22	11.20	45	10.12	11.75	44	10.04	11.44	42	4.96	11.13	15
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	1.95	0.51	88	1.74	0.40	87	1.75	0.42	89	2.50	0.39	92	1.82	0.41	90
Loans held-for-sale	0	0.50	7	0	0.52	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment	65.71	58.34	69	65.95	63.22	47	65.72	61.72	58	63.82	63.50	38	73.27	63.93	75
Real estate loans secured by 1-4 family	0.48	11.57	5	0.62	12.28	6	0.60	11.91	6	0.74	13.29	7	1.01	13.46	7
Revolving	0.05	1.44	12	0.06	1.72	15	0.06	1.66	15	0.08	2.07	15	0.11	2.27	14
Closed-end, secured by first liens	0.43	9.73	5	0.56	10.10	7	0.54	9.81	6	0.67	10.69	8	0.90	10.57	8
Closed-end, secured by junior liens	0	0.19	6	0	0.24	7	0	0.22	6	0	0.28	7	0	0.31	8
Commercial real estate loans	33.90	22.35	80	31.57	22.30	70	32.15	22.22	75	28.34	22.23	56	28.72	21.58	63
Construction and land development	0	3.40	1	0	3.47	3	0	3.40	3	0	3.44	3	0	3.51	3
Multifamily	21.23	3.32	96	18.72	3.10	96	19.08	3.12	96	14.95	3.01	95	12.94	2.72	94
Nonfarm nonresidential	12.67	14.65	42	12.85	14.72	42	13.07	14.72	43	13.39	14.69	46	15.78	14.44	55
Real estate loans secured by farmland	0	0.35	8	0	0.33	8	0	0.33	8	0	0.36	9	0	0.41	9

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	52.33	60.51	30	48.81	56.15	32	49.83	57.15	33	45.57	57.46	31	40.57	56.49	25
Real estate loans secured by 1-4 family	0.74	2.0	5	0.94	19.51	5	0.91	19.43	5	1.17	20.75	7	1.38	21.10	7
Revolving	0.08	2.47	12	0.09	2.66	13	0.09	2.64	13	0.12	3.15	15	0.15	3.50	14
Closed-end	0.66	17.35	5	0.85	16.64	5	0.82	16.59	5	1.05	17.39	7	1.23	17.39	7
Commercial real estate loans	51.59	37.13	78	47.87	33.63	80	48.92	34.63	79	44.41	33.52	65	39.19	32.14	57
Construction and land development	0	5.69	1	0	5.18	3	0	5.26	3	0	5.09	3	0	5.20	3
1-4 family	0	1.19	4	0	0.94	5	0	0.93	5	0	0.94	7	0	1.02	6
Other	0	4.46	1	0	4.09	3	0	4.19	3	0	4.02	3	0	4.05	3
Multifamily	32.31	5.41	96	28.38	4.78	96	29.03	4.96	96	23.43	4.69	96	17.65	4.10	95
Nonfarm nonresidential	19.28	24.45	37	19.49	22.19	38	19.88	22.93	38	20.98	22.15	45	21.54	21.40	48
Owner-occupied	0	8.31	4	0	7.46	6	0	7.68	5	0	7.72	7	0	8.03	7
Other	19.27	15.83	60	19.48	14.52	69	19.88	14.95	65	20.97	14.34	73	21.54	13.38	81
Real estate loans secured by farmland	0	0.61	8	0	0.52	8	0	0.54	8	0	0.55	9	0	0.63	9
Loans to depository institutions and acceptances of other banks	1.51	0.03	96	1.73	0.06	96	1.50	0.06	95	2.70	0.11	95	3.36	0.12	95
Commercial and industrial loans	42.19	19.45	96	45.64	22.98	96	44.62	22.17	96	48.25	19.53	98	55.07	20.32	99
Loans to individuals	0.39	6.58	18	0.12	6.23	7	0.12	6.13	8	0.13	7.13	7	0.12	7.36	6
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0	0.38	11	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases	3.59	8.42	34	3.69	9.11	38	3.93	9.09	37	3.34	9.85	31	0.88	9.66	10
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	458.16	383.43	65	446.01	387.92	55	446.66	381.27	55	408.51	391.26	45	415.99	379.80	51
Real estate loans secured by 1-4 family	6.45	124.74	5	8.63	130.23	6	8.16	125.03	6	10.46	138.18	8	14.15	137.84	7
Revolving	0.71	15.53	12	0.86	18.32	14	0.82	17.42	14	1.06	21.26	16	1.58	23.33	15
Closed-end	5.74	107.54	5	7.77	110.40	6	7.34	106.14	7	9.40	115.20	8	12.57	112.79	7
Commercial real estate loans	451.71	238.58	91	437.38	237.16	91	438.49	234.65	91	398.05	229.44	87	401.85	219.72	88
Construction and land development	0	36.07	1	0	36.48	2	0	35.62	2	0	34.95	2	0	35.36	2
1-4 family	0	7.44	3	0	6.64	5	0	6.34	5	0	6.61	6	0	7.04	5
Other	0	28.34	1	0	28.60	2	0	28.16	2	0	27.32	2	0	27.26	2
Multifamily	282.94	35.29	97	259.34	32.93	97	260.26	32.74	98	210.03	31.04	96	181.01	27.85	96
Nonfarm nonresidential	168.77	156.30	54	178.03	156.60	55	178.23	155.06	56	188.02	152.10	59	220.84	147.22	69
Owner-occupied	0.02	52.63	3	0.03	52.43	6	0.03	52.37	5	0.03	53.07	8	0.04	54.89	8
Other	168.75	100.99	85	178.01	101.87	85	178.21	100.54	87	187.99	97.41	90	220.80	91.80	97
Real estate loans secured by farmland	0	3.67	7	0	3.43	8	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks	13.20	0.20	97	15.83	0.31	97	13.41	0.28	97	24.21	0.44	97	34.42	0.54	98
Commercial and industrial loans	369.41	116.17	96	417.02	150.16	97	400	139.91	97	432.51	122.02	99	564.67	128.82	99
Loans to individuals	3.38	36.56	21	1.12	36.83	9	1.11	37.47	10	1.15	43.51	11	1.24	42.67	13
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0	2.03	11	0	1.99	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases	31.41	47.63	47	33.72	49.92	46	35.24	49.54	50	29.98	52.44	38	8.98	51.79	12
Supplemental															
Non-owner occupied CRE loans / Gross loans	51.59	29.25	93	47.87	26.62	93	48.91	27.32	93	44.40	26.45	86	39.19	24.79	84
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	451.69	187.63	96	437.35	186.45	96	438.47	183.76	96	398.02	178.57	95	401.81	167.93	96
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	451.71	244.92	91	437.38	243.47	90	438.49	240.85	91	398.05	236.10	87	401.85	225.98	87

BHC Name

City/State

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	10.25	12.31	47	12.28	10.21	70	12.47	11.17	68	13.76	7.63	80	15.86	7.80	81
Liquid assets	22.98	29.12	36	24.38	24.65	56	23.81	26.22	48	26.23	22.44	71	22.01	22.72	64
Investment securities	23.97	20.37	65	21.88	17.19	74	21.67	17.85	68	24.30	16.99	80	15.66	17.27	45
Net loans and leases	65.34	58.81	68	65.60	63	47	65.26	61.58	56	63.61	63.77	37	73.02	63.98	74
Net loans, leases and standby letters of credit	65.48	59.61	67	65.72	63.89	45	65.38	62.48	51	63.78	64.84	36	73.16	65.07	71
Core deposits	79.20	75.52	57	76.56	69.20	61	78.04	70.67	65	76.01	63.09	80	79.08	62.13	92
Noncore funding	10.65	10.15	66	13.29	15.53	53	11.74	14.13	55	14.22	19.36	42	11.98	21.34	26
Time deposits of \$250K or more	8.48	1.67	97	9.19	2.35	96	9.61	2.11	96	9.15	2.94	95	7.78	2.89	94
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0	1.19	11	0	1.44	10	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.54	30	0	0.59	26	0	0.54	30	0	0.48	28	-0.35	0.54	13
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	2.17	0.88	81	0	1.75	4	0	1.24	7	5.06	3.01	73	3.95	3.67	58
Earning assets that reprice within 1 year	40.46	38.80	52	46.49	38.76	70	45.41	39.38	64	48.82	39.29	80	61.19	40.29	92
Interest-bearing liabilities that reprice within 1 year	30.10	6.64	96	29.77	8.86	93	31.12	8.20	94	31.68	10.19	93	30.72	10.01	93
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	10.36	30.83	11	16.72	27.76	22	14.29	29.11	17	17.14	26.63	23	30.48	27.38	52
Other Liquidity and Funding Ratios															
Net noncore funding dependence	0.48	-3.31	63	1.24	6.19	39	-0.90	3.20	42	0.57	14.45	14	-4.94	16.62	5
Net short-term noncore funding dependence	0.03	-9.17	78	-0.84	-2.71	51	-2.13	-4.76	57	-1.68	3.38	26	-6.06	4.66	15
Short-term investment / Short-term noncore funding	99.76	304.29	21	105.88	149.65	48	115.97	184.19	39	110.85	77.77	71	142.94	66.46	84
Liquid assets - short-term noncore funding / Nonliquid assets	16.50	36.72	25	16.89	24.47	46	17.15	28.18	38	18.73	16.97	61	13.99	16.04	57
Net loans and leases / Total deposits	74.52	73.05	55	73.02	82.06	26	72.69	79.43	29	74.69	90.31	16	83.83	90.08	31
Net loans and leases / Core deposits	82.50	78.83	59	85.69	92.26	41	83.62	88.34	44	83.68	103.93	18	92.34	105	33
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.38	0.50	82	2.21	1.73	67	2.13	1.57	68	0.88	0.72	67	-1.16	-0.82	27
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	4.09	1.06	92	7.41	4.54	80	7.50	4.31	85	0.09	1.36	17	-2.73	-1.98	31
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	12.84	13.65	57	12.51	11.41	60	11.82	11.38	61	12.74	12.67	58	18.46	16.19	58
Available-for-sale securities	87.02	84.59	42	87.34	86.72	40	88.03	87.23	39	87.13	85.40	43	81.36	81.88	41
U.S. Treasury securities	8.11	6.01	72	3.87	5.26	68	3.99	4.72	71	4.82	6.15	62	7.89	6.99	64
US agency securities (excluding mortgage-backed securities)	33.62	4.24	96	41.32	3.94	99	41.06	4.01	99	43.42	3.49	99	48.64	4.02	99
Municipal securities	0	8.38	7	0	9.87	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities	50.02	66.09	21	46.71	66.61	20	46.72	66.64	18	41.33	67.43	15	31.65	65.45	11
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	8.12	3.01	84	7.95	2.93	82	8.07	3.01	84	10.30	2.94	85	11.65	2.79	89
Mutual funds and equity securities	0.14	0.29	54	0.15	0.38	50	0.15	0.35	50	0.13	0.40	48	0.17	0.42	52
Debt securities 1 year or less	27.71	8.18	92	29.40	11.25	88	30.03	10.55	89	32.60	11.86	88	63.77	11.91	94
Debt securities 1 to 5 years	11.17	17.39	42	5.77	17.70	30	5.91	17.03	31	2.49	17.94	18	3.32	19.18	21
Debt securities over 5 years	60.98	72.07	27	64.69	68.10	40	63.90	69.86	36	64.78	66.02	40	32.74	64.73	18
Pledged securities	40.57	33.37	62	58.32	37.16	76	56.29	35.67	74	62.52	30.57	88	48.84	33.30	68
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	-17.59	64.27	12	9.08	124.80	21	-7.33	183.32	10	-4.14	26.69	33	38.46	6.77	85
Investment securities	8.13	32.48	26	4	20.30	26	-8.78	23.62	10	71.46	11.75	93	86.48	9.42	96
Core deposits	2.14	16.96	5	5.15	26	4	5.03	26.88	4	6.21	11.23	41	6.33	7.29	56
Noncore funding	-20.85	-21.64	54	28.96	-6.57	89	-15.52	-12.18	48	31.14	6.59	83	79.16	10.67	95

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			1,143,654	1,070,581	923,010
Commit: Secured commercial real estate loans	230,849	138,232	137,215	281,602	95,879
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	22,928	18,736	18,736	27,116	20,224
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	483,216	711,083	560,134	753,163	1,326,297
Futures and forward foreign exchange	76,945	104,179	99,340	18,000	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	295,801	267,307	255,174	304,090	327,379
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							7.07	22.01	4	6.77	23.52	4	6.45	24.05	5
Standby letters of credit	0.14	0.66	11	0.11	0.72	11	0.12	0.71	8	0.17	0.84	17	0.14	0.92	13
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	5.31	47.31	21	6.63	51.49	18	5.66	48.62	16	6.80	68.47	21	11.56	65.81	36
Interest rate contracts	3	35.15	17	4.35	36.10	15	3.46	34.36	13	4.76	47.31	19	9.27	43.84	35
Interest rate futures and forward contracts	0	4.39	13	0	8.89	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0	1.69	9	0	2.33	9	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	3	20.27	23	4.35	20.71	22	3.46	20.83	19	4.76	28.86	21	9.27	26.74	38
Foreign exchange contracts	2.31	6.12	80	2.27	5.79	79	2.19	6.01	77	2.04	10.12	77	2.29	10.92	78
Futures and forward foreign exchange contracts	0.48	3.76	74	0.64	3.70	74	0.61	3.47	74	0.11	5.23	58	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	1.83	0.76	88	1.64	0.73	90	1.58	0.77	87	1.92	2.03	88	2.29	2.17	89
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							11.09	42.82	4	10.64	45.53	6	9.47	44.93	5

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	855,962	1,082,569	914,648	1,075,253	1,653,676
Interest rate contracts	483,216	711,083	560,134	753,163	1,326,297
Foreign exchange contracts	372,746	371,486	354,514	322,090	327,379
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	76,945	104,179	99,340	18,000	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	779,017	978,390	815,308	1,057,253	1,653,676
Held for trading					
Interest rate contracts	120,668	140,692	139,350	125,738	206,473
Foreign exchange contracts	108,473	128,497	127,155	113,543	194,278
Equity, commodity, and other contracts	12,195	12,195	12,195	12,195	12,195
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded					
Interest rate contracts	735,294	941,877	775,298	949,515	1,447,203
Foreign exchange contracts	374,743	582,586	432,979	639,620	1,132,019
Equity, commodity, and other contracts	360,551	359,291	342,319	309,895	315,184
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	561,173	560,100	447,558	713,476	1,330,263
Over 1 year to 5 years	131,221	147,379	66,024	190,713	54,661
Over 5 years	243,143	248,058	228,597	213,586	425,394
Over 5 years	186,809	164,663	152,937	309,177	850,208
Gross negative fair value (absolute value)					
Gross positive fair value	14,912	33,147	33,908	18,029	21,252
Held for trading	22,125	22,202	13,022	30,832	40,716
Non-traded	1,742	0	127	269	3,275
Current credit exposure on risk-based capital derivative contracts	20,383	22,202	12,895	30,563	37,441
Credit losses on derivative contracts	11,452	7,848	5,105	17,487	28,226
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name _____ City/State _____

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	56.45	94.10	6	65.68	94.62	8	61.24	94.10	7	70.05	93.44	10	80.20	92.91	17
Foreign exchange contracts	43.55	3.22	94	34.32	3.07	94	38.76	3.49	94	29.95	3.20	94	19.80	3.39	89
Equity, commodity, and other contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards															
Written options	8.99	12.59	59	9.62	14.59	55	10.86	14.05	56	1.67	13.49	29	0	12.78	8
Exchange-traded	0	7.18	6	0	8.60	6	0	8.18	6	0	5.91	6	0	6.60	7
Over-the-counter	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Purchased options	0	6.91	6	0	8.13	7	0	7.73	7	0	5.10	6	0	5.49	8
Exchange-traded	0	3.41	19	0	3.51	18	0	3.42	19	0	4.42	18	0	4.19	18
Over-the-counter	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Swaps	0	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18	0	3.20	20
Held for trading															
Interest rate contracts	91.01	71.71	67	90.38	67.37	69	89.14	68.76	65	98.33	69.75	85	100	70.34	95
Foreign exchange contracts	14.10	40.70	45	13	43.02	40	15.24	43.53	39	11.69	44.16	39	12.49	46.31	39
Equity, commodity, and other contracts	12.67	34.66	47	11.87	36.62	42	13.90	36.62	42	10.56	37.24	41	11.75	38.40	41
Non-traded															
Interest rate contracts	1.42	1.55	77	1.13	1.45	73	1.33	1.60	74	1.13	1.60	72	0.74	1.85	67
Foreign exchange contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Equity, commodity, and other contracts	85.90	59.30	54	87	56.98	60	84.76	56.47	60	88.31	55.84	60	87.51	53.69	60
Interest rate contracts	43.78	56.22	50	53.82	54.32	56	47.34	53.82	53	59.49	52.22	57	68.45	50.60	60
Foreign exchange contracts	42.12	0.36	97	33.19	0.39	97	37.43	0.46	97	28.82	0.34	97	19.06	0.57	95
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	65.56	91.91	12	51.74	90.28	7	48.93	91.48	7	66.35	93.86	12	80.44	94.47	14
Over 1 year to 5 years	15.33	27.90	45	13.61	31.66	42	7.22	32.05	28	17.74	32.17	45	3.31	32.51	17
Over 5 years	28.41	29.78	50	22.91	27.15	50	24.99	27.06	50	19.86	30.45	40	25.72	31.16	40
Gross negative fair value (absolute value)	21.82	29.19	45	15.21	28.15	37	16.72	29.56	38	28.75	28.09	56	51.41	28.71	75
Gross positive fair value	1.74	1.18	72	3.06	1.65	76	3.71	1.55	87	1.68	0.83	83	1.29	0.72	92
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	2.58	1.59	84	2.05	2.48	46	1.42	2.23	28	2.87	1.19	93	2.46	0.85	95
Gross positive fair value (X)	0.01	0.05	43	0.03	0.07	49	0.03	0.07	50	0.02	0.06	51	0.02	0.06	59
Held for trading (X)	0.02	0.06	37	0.02	0.10	25	0.01	0.09	20	0.03	0.07	48	0.04	0.06	76
Non-traded (X)	0	0.05	46	0	0.07	20	0	0.07	40	0	0.06	39	0	0.05	43
Current credit exposure (X)	0.02	0.01	73	0.02	0.02	66	0.01	0.02	58	0.03	0.01	86	0.04	0.01	96
Credit losses on derivative contracts	0.01	0.05	34	0.01	0.07	27	0	0.06	25	0.02	0.05	41	0.03	0.04	74
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.13	0.59	32	0.09	0.91	27	0.06	0.85	24	0.22	0.73	42	0.38	0.53	76

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	73,936	33,246	33,246	36,732	28,256
Gross losses	7,074	35	51	23	29
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	368	3	3	390	1,332
Net losses	6,706	32	48	-367	-1,303
Provision for loan and lease losses	-3,572	24,230	40,738	-3,853	7,173
Adjustments	-4,315	0	0	0	0
Ending balance	59,343	57,444	73,936	33,246	36,732
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.03	-0.12	67	0.21	0.66	12	0.26	0.51	20	-0.03	0.15	3	0.05	0.14	24
Provision for loan and lease losses / Average loans and leases	-0.05	-0.21	69	0.32	1.06	8	0.40	0.82	21	-0.04	0.24	3	0.07	0.24	22
Provision for loan and lease losses / Net loan and lease losses	-53.27	-65.12	54	75,718.75	587.54	99	84,870.83	487.86	99	1,049.86	130.58	96	-550.50	134.68	1
Allowance for loan and lease losses / Total loans and leases not held for sale	0.56	1.32	7	0.53	1.58	6	0.70	1.58	9	0.33	0.83	8	0.35	0.90	8
Allowance for loan and lease losses / Total loans and leases	0.56	1.30	8	0.53	1.55	6	0.70	1.55	9	0.33	0.81	8	0.35	0.89	9
Allowance for loan and lease losses / Net loans and leases (X)	6.64	17.40	28	1,346.34	11.29	99	1,540.33	11.58	99		8.03			7.54	
Allowance for loan and lease losses / Nonaccrual assets	92.24	330.05	8	236.96	301.93	53	260.69	299.17	54	3,081.19	218.72	98	5,370.18	214.03	98
ALLL / 90+ days past due + nonaccrual loans and leases	92.07	271.93	12	147.77	249.38	28	259.50	244.34	63	2,511.03	151.73	98	3,962.46	160.51	99
Gross loan and lease losses / Average loans and leases	0.09	0.20	28	0	0.35	1	0	0.34	1	0	0.28	0	0	0.30	0
Recoveries / Average loans and leases	0	0.08	6	0	0.07	3	0	0.07	3	0	0.08	6	0.01	0.09	8
Net losses / Average loans and leases	0.08	0.12	49	0	0.28	4	0	0.27	3	0	0.21	3	-0.01	0.22	6
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	721.57	25.09	99	13.04	24.77	20	13.04	33.98	10	1,344.83	36.22	99	35.88	41.30	57
Earnings coverage of net loan and lease losses (X)	6.56	26.30	23	2,061.72	20.97	98	1,493.38	22.91	98	-402.93	24.40	2	-112.58	21.75	3

Net Loan and Lease Losses By Type

Real estate loans	0	0.02	45	0	0.04	28	0	0.04	25	0	0.01	40	0	0.02	40
Real estate loans secured by 1-4 family	0	-0.01	63	0.01	0.01	55	0	0.01	55	0	0.01	50	0	0.01	35
Revolving	0	-0.07	64	0	0.01	47	0	0.01	54	0	0.02	43	0	0.03	37
Closed-end	0	-0.01	66	0.01	0.01	61	0	0	59	0	0	57	0	0.01	44
Commercial real estate loans	0	0.04	33	0	0.06	24	0	0.07	17	0	0.01	38	0	0.01	47
Construction and land development		0.01			0			0			-0.01			-0.03	
1-4 family		0			0			0			0			-0.01	
Other		0.01			0			0			-0.01			-0.02	
Multifamily	0	0.01	52	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0	0.05	34	0	0.08	17	0	0.11	14	0	0.02	38	0	0.02	35
Owner-occupied	0	0.01	46	0	0.02	30	0	0.02	26	0	0.01	45	0	0.01	34
Other	0	0.04	37	0	0.05	30	0	0.08	24	0	0.01	40	0	0.01	44
Real estate loans secured by farmland		-0.01			0.04			0.02			0.01			0	
Commercial and industrial loans	0.20	0.19	59	0	0.46	7	0	0.47	7	-0.01	0.37	3	-0.02	0.31	7
Loans to individuals	0.11	0.72	11	0.28	1.25	15	0.26	1.13	16	0.15	1.17	11	0.23	1.16	17
Credit card loans		2.27			3.33			2.92			3.11			2.92	
Agricultural loans		0.02			0.11			0.19			0.08			0.15	
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0	0.09	34	0	0.14	25	0	0.15	25	0	0.15	22	0	0.14	28

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	39,256	182,920	63,376	18,854	2,278
90+ days past due loans and leases	117	14,633	130	245	243
Nonaccrual loans and leases	64,335	24,242	28,362	1,079	684
Total past due and nonaccrual loans and leases	103,708	221,795	91,868	20,178	3,205
Restructured 30-89 days past due					
Restructured 30-89 days past due	75	76	76	77	78
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	20,850	2	2	2	13
Total restructured loans and leases	20,925	78	78	79	91
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	134	466	460	483	503
Other real estate owned	58	58	58	58	0
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.37	0.29	71	1.70	0.37	96	0.60	0.39	77	0.19	0.43	22	0.02	0.44	2
90+ days past due loans and leases	0	0.09	24	0.14	0.13	74	0	0.12	24	0	0.15	23	0	0.17	17
Nonaccrual loans and leases	0.61	0.54	65	0.23	0.66	10	0.27	0.66	14	0.01	0.51	1	0.01	0.54	1
90+ days past due and nonaccrual loans and leases	0.61	0.68	54	0.36	0.84	18	0.27	0.85	9	0.01	0.71	1	0.01	0.75	0
30-89 days past due restructured															
30-89 days past due restructured	0	0.01	45	0	0.01	41	0	0.01	38	0	0.01	32	0	0.02	30
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.20	0.12	77	0	0.14	6	0	0.13	6	0	0.14	9	0	0.16	6
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.37	0.29	71	1.70	0.37	96	0.60	0.40	77	0.19	0.43	22	0.02	0.44	2
90+ days past due assets	0	0.09	22	0.14	0.13	74	0	0.12	22	0	0.15	19	0	0.18	15
Nonaccrual assets	0.61	0.55	65	0.23	0.67	10	0.27	0.67	14	0.01	0.53	1	0.01	0.57	1
30+ days past due and nonaccrual assets	0.98	1	58	2.06	1.25	83	0.86	1.29	34	0.20	1.19	3	0.03	1.26	0
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.40	0.40	59	0.24	0.52	19	0.18	0.52	13	0.01	0.44	1	0.01	0.48	1
90+ days past due and nonaccrual assets + other real estate owned	0.40	0.42	55	0.24	0.55	13	0.18	0.55	11	0.01	0.48	1	0.01	0.52	1
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.40	0.48	45	0.15	0.61	9	0.18	0.60	12	0.01	0.53	1	0.01	0.60	1
Allowance for loan and lease losses	108.86	67.85	82	43.25	66.38	33	39.16	66.66	24	5.10	115.41	1	3.44	118.28	1
Equity capital + allowance for loan and lease losses	4.41	4.12	63	1.70	5.10	14	1.97	4.97	15	0.13	4.28	2	0.10	4.79	1
Tier 1 capital + allowance for loan and lease losses	5.34	4.89	66	2.11	6.26	10	2.44	6.05	15	0.15	5.65	2	0.12	6.16	1
Loans and leases + other real estate owned	0.61	0.82	38	0.23	0.98	6	0.27	0.97	8	0.02	0.85	1	0.01	0.96	1

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.06	0.25	15	0.03	0.35	6	0.05	0.39	8	0.03	0.38	7	0.04	0.42	5
90+ days past due	0	0.12	36	0	0.17	36	0	0.16	34	0.01	0.16	35	0.01	0.22	29
Nonaccrual	0.02	0.60	4	0.01	0.70	3	0.01	0.76	3	0.02	0.46	4	0.01	0.57	2
Commercial and industrial															
30–89 days past due	0.80	0.24	93	1.90	0.24	99	1.27	0.23	96	0.36	0.31	68	0	0.30	5
90+ days past due	0	0.02	17	0	0.03	18	0	0.03	16	0	0.05	14	0	0.05	11
Nonaccrual	1.41	0.65	88	0.48	0.80	31	0.59	0.75	43	0	0.83	8	0	0.76	6
Individuals															
30–89 days past due	0.60	0.60	60	1.79	0.74	90	1.70	0.83	89	1.33	0.83	76	1.31	0.84	78
90+ days past due	0.01	0.08	44	0.03	0.11	46	0.12	0.14	62	0.09	0.17	55	0.08	0.16	54
Nonaccrual	0	0.17	20	0.18	0.24	54	0.08	0.28	37	0.09	0.17	50	0.07	0.23	36
Depository institution loans															
30–89 days past due	0	0.03	44	0	0.01	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	48	0	0	46	0	0	49	0	0	47
Nonaccrual	0	0	47	0	0	49	0	0	47	0	0	48	0	0	48
Agricultural															
30–89 days past due		0.11			0.15			0.17			0.24			0.17	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.51			0.72			0.49			0.67			0.75	
Foreign governments															
30–89 days past due	0	0	50	55.99	3.73	93	0	0	50	0	0.07	47	0	0.01	46
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Nonaccrual	0	0.17	40	0	0.04	46	0	0.09	46	0	0.03	44	0	0.06	42
Other loans and leases															
30–89 days past due	0	0.11	15	0	0.14	19	0	0.18	15	0	0.20	14	0	0.17	12
90+ days past due	0	0.01	33	6.03	0.01	99	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual	0	0.13	20	0	0.19	18	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	2.48	0.36	95	1.36	0.51	92	2.97	0.65	95	1.01	0.67	79	1.27	0.71	85
	90+ days past due	0.15	0.25	73	0.11	0.36	63	0.12	0.33	64	0.20	0.31	73	0.16	0.46	62
	Nonaccrual	1.31	0.76	83	0.40	0.91	21	0.38	0.89	24	0.74	0.73	57	0.30	0.86	20
Revolving	30-89 days past due	0	0.33	6	2.36	0.40	96	4.40	0.48	96	2.95	0.45	99	0	0.50	5
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.12	1.05	19	0.82	1.28	55	0.44	1.13	35	0.28	1	22	0.90	1.17	63
Closed-end	30-89 days past due	2.79	0.36	95	1.25	0.52	89	2.81	0.65	95	0.79	0.70	66	1.43	0.75	83
	90+ days past due	0.16	0.27	73	0.12	0.41	65	0.13	0.38	65	0.22	0.35	75	0.18	0.53	63
	Nonaccrual	1.46	0.71	86	0.35	0.89	22	0.37	0.87	26	0.79	0.70	60	0.22	0.84	20
Junior lien	30-89 days past due	0	0.01	13	0	0.02	9	0	0.02	10	0	0.02	9	0	0.03	9
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.04	6	0	0.05	7	0	0.04	6	0	0.04	8	0	0.06	6
Commercial real estate	30-89 days past due	0.02	0.16	20	0	0.21	10	0	0.26	8	0	0.18	9	0	0.17	10
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0	0.48	4	0	0.53	6	0	0.62	4	0	0.23	10	0	0.28	9
Construction and development	30-89 days past due		0.15			0.24			0.28			0.28			0.21	
	90+ days past due		0.01			0.01			0.01			0.02			0.02	
	Nonaccrual		0.31			0.32			0.41			0.20			0.19	
1-4 family	30-89 days past due		0.03			0.03			0.03			0.06			0.06	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.02			0.03			0.03			0.02			0.02	
Other	30-89 days past due		0.10			0.17			0.22			0.20			0.13	
	90+ days past due		0			0			0			0.01			0.02	
	Nonaccrual		0.25			0.26			0.35			0.17			0.15	
Multifamily	30-89 days past due	0.04	0.09	63	0	0.09	48	0	0.09	44	0	0.08	38	0	0.10	37
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	43	0	0.09	42	0	0.11	40	0.01	0.05	47	0.01	0.08	47
Nonfarm non-residential	30-89 days past due	0	0.12	5	0	0.21	7	0	0.23	6	0	0.14	5	0	0.17	6
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0	0.58	2	0	0.68	3	0	0.80	2	0	0.28	5	0	0.30	5
Owner Occupied	30-89 days past due	0	0.04	10	0	0.07	7	0	0.07	8	0	0.07	8	0	0.09	6
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0	0.20	5	0	0.26	5	0	0.27	5	0	0.16	7	0	0.17	6
Other	30-89 days past due	0	0.07	11	0	0.13	12	0	0.14	11	0	0.07	9	0	0.07	8
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0	0.31	5	0	0.36	6	0	0.44	5	0	0.10	9	0	0.13	7
Farmland	30-89 days past due		0.13			0.24			0.11			0.23			0.25	
	90+ days past due		0.01			0.01			0			0.01			0.01	
	Nonaccrual		1.06			1.49			1.13			0.84			1.23	
Credit card	30-89 days past due		0.79			0.92			0.95			1.19			1.22	
	90+ days past due		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual		0.08			0.06			0.05			0.11			0.09	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	9,270	9,270	9,270	9,270	9,270
Retained earnings	1,234,276	1,211,842	1,200,945	1,185,530	1,081,680
Accumulated other comprehensive income (AOCI)	18,918	44,366	46,685	-16,397	-36,323
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,262,464	1,265,478	1,256,900	1,178,403	1,054,627
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	234,313	240,972	239,853	244,332	247,007
Accumulated other comprehensive income-related adjustments	18,917	44,366	46,686	-16,396	-36,323
Other deductions from common equity tier 1 capital	568	697	695	221	194
Subtotal:	1,008,666	979,443	969,666	950,246	843,749
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,008,666	979,443	969,666	950,246	843,749
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	142,000	142,000	142,000	142,000	142,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	142,000	142,000	142,000	142,000	142,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	142,000	142,000	142,000	142,000	142,000
Tier 1 Capital	1,150,666	1,121,443	1,111,666	1,092,246	985,749
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	61,396	58,763	74,998	36,050	39,797
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity		0		0	
Tier 2 capital before deductions	61,396	58,763	74,998	36,050	39,797
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	61,396	58,763	74,998	36,050	39,797
Exited advanced approach tier 2 capital					
Total capital	1,212,062	1,180,206	1,186,664	1,128,296	1,025,546
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	15,992,885	16,079,443	16,299,545	15,234,909	13,796,617
Less: Deductions from common equity tier 1 capital	234,881	241,670	240,549	244,553	247,201
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	15,758,004	15,837,773	16,058,996	14,990,356	13,549,416
Total risk-weighted assets	8,982,901	8,630,624	8,623,810	7,925,575	7,420,599
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	11.23	12.59	30	11.35	12.26	35	11.24	12.35	34	11.99	12.11	51	11.37	12.09	44
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.81	13.31	50	12.99	12.97	58	12.89	13.08	55	13.78	12.78	73	13.28	12.85	68
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	13.49	15.21	18	13.67	15.12	25	13.76	15.23	25	14.24	14.36	59	13.82	14.45	50
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	7.30	9.07	7	7.08	9.05	5	6.92	9.13	3	7.29	9.76	5	7.28	9.71	4
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)							
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)							
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)							
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	339	282	330	547	447	20.21	-12.18
Other insurance activities income	339	282	330	547	447	20.21	-12.18
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	263,435	205,933	257,700	151,671	0	27.92	

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46			54.17			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54			45.83			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			7.26			8.53	
Insurance activities revenue / Adjusted operating income															
Insurance activities revenue / Adjusted operating income	0.14	0.38	60	0.13	0.41	60	0.11	0.41	57	0.16	0.47	61	0.13	0.47	57
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		31.14			40.11			38.23			34.91			44.54	
Other premium income / Total premium income		68.86			59.89			61.77			65.09			55.46	
Insurance underwriting net income / Consolidated net income															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			233.61			160.49	
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)															
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	21.77	11.72	88	17.47	11.07	77	21.74	11.03	93	13.48	11.51	56	0	10.22	5
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	3,171,699	3,342,088	3,177,701	3,773,000	4,236,344
Real estate loans	4,152	4,958	4,923	5,467	6,888
Commercial and industrial loans	2,893,710	2,993,597	2,863,854	3,325,834	3,786,014
Loans to depository institutions and other banks acceptances	159,758	186,647	159,037	272,486	351,889
Loans to foreign governments and institutions	114,079	156,886	149,887	169,213	91,553
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	110,816	111,857	111,187	190,784	91,650
Interest-bearing bank balances	6,459	4,512	43,133	4,744	1,937
Total selected foreign assets	3,288,974	3,458,457	3,332,021	3,968,528	4,329,931
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans	0.31	0.86	87		0.43		0	0.64	11		0.29			1.53	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases	-5.10	-0.16	49	-15	-0.58	21	-15.78	-2.40	22	-10.94	22.48	24	-2.84	7.24	33
Total selected assets	-4.90	3.36	42	-14.65	2.65	21	-16.04	2.04	22	-8.35	12.40	34	-2.39	3.24	39
Deposits		10.74			-1.43			3.46			10.36			5	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

BHC Name

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0	0		
90+ Days Past Due Securitized Assets								
1-4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0	0		
Net Losses on Securitized Assets								
1-4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0	0		

BHC Name _____

City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	5,700	5,700	7,600	7,600	7,600	0.00	0.00	
Dividends	5,700	5,700	7,600	7,600	7,600	0.00	0.00	
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	0	0	0	0	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Total income from subsidiaries	5,700	5,700	7,600	7,600	7,600	0.00	0.00	
Securities gains (losses)	0	0	0	0	0			
Other operating income	0	0	0	0	0			
Total operating income	5,700	5,700	7,600	7,600	7,600	0.00	0.00	
Operating Expenses								
Personnel expenses	0	0	0	0	0			
Interest expense	0	0	0	0	0			
Other expenses	2	2	2	1	1	0.00	0.00	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	2	2	2	1	1	0.00	0.00	
Income (loss) before taxes	5,698	5,698	7,598	7,599	7,599	0.00	0.00	
Applicable income taxes (credit)	0	0	0	0	0			
Extraordinary items								
Income before undistributed income of subsidiaries	5,698	5,698	7,598	7,599	7,599	0.00	0.00	
Equity in undistributed income of subsidiaries	30,050	26,206	15,272	103,706	93,301	14.67	-21.74	
Bank subsidiaries	30,050	26,206	15,272	103,706	93,301	14.67	-21.74	
Nonbank subsidiaries	0	0	0	0	0			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	35,748	31,904	22,870	111,305	100,900	12.05	-18.93	
Memoranda								
Bank net income	35,750	31,906	22,872	111,306	100,901	12.05	-18.93	
Nonbank net income	0	0	0	0	0			
Subsidiary holding companys' net income	0	0	0	0	0			

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,403,285	99.78	1,406,443	99.79	1,397,829	99.79	1,319,475	1,195,843	-0.22	33.72
Common and preferred stock	1,403,285	99.78	1,406,443	99.79	1,397,829	99.79	1,319,475	1,195,843	-0.22	33.72
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	3,042	0.22	999	0.07	2,935	0.21	2,791	2,648	204.50	31.75
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	0	0	1,900	0.13	0	0	0	0	-100.00	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,406,327	100.00	1,409,342	100.00	1,400,764	100.00	1,322,266	1,198,491	-0.21	33.71
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	1,864	0.13	1,864	0.13	1,864	0.13	1,864	1,864	0.00	0.00
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	1,864	0.13	1,864	0.13	1,864	0.13	1,864	1,864	0.00	0.00
Equity Capital	1,404,463	99.87	1,407,478	99.87	1,398,900	99.87	1,320,402	1,196,627	-0.21	33.77
Perpetual preferred stock (income surplus)	142,000	10.10	142,000	10.08	142,000	10.14	142,000	142,000	0.00	0.00
Common stock	0	0	0	0	0	0	0	0		
Common surplus	9,270	0.66	9,270	0.66	9,270	0.66	9,270	9,270	0.00	0.00
Retained earnings	1,234,276	87.77	1,211,842	85.99	1,200,945	85.73	1,185,529	1,081,680	1.85	36.90
Accumulated other comprehensive income	18,917	1.35	44,366	3.15	46,685	3.33	-16,397	-36,323	-57.36	
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,406,327	100.00	1,409,342	100.00	1,400,764	100.00	1,322,266	1,198,491	-0.21	33.71
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	3.41	12.52	0	3.10	6.29	16	1.66	7.29	10	8.73	9.68	35	8.77	10.40	30
Bank net income / Average equity investment in banks.....	3.42	12.35	2	3.13	6.43	17	1.67	7.45	10	8.74	10.51	32	8.74	11.19	26
Nonbank net income / Average equity investment in nonbanks.....		13.18			8.01			9.75			7.89			7.10	
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income.....	100.01	96.45	36	100.01	87.60	29	100.01	88.16	33	100	82.22	36	100	82.56	35
Nonbank net income / Parent net income.....	0	3.22	15	0	4.43	14	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income.....		66.57			81.94			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital.....	0.13	16.51	7	0.13	20.37	6	0.13	20.06	7	0.14	20.43	7	0.16	20.88	7
Total debt / Equity capital.....	0	11.37	11	0	14.74	10	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital.....	0	13.41	7	0	17.04	6	0	16.67	6	0	16.36	7	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital.....	0	11.46	11	0	15.02	10	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value.....	0	11.47	11	0	14.86	10	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital.....	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital.....	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital.....	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital.....	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt.....	0	40.69	9	0	32.61	10	0	34.67	10	0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital.....	99.92	103.15	33	99.93	103.27	29	99.92	102.81	32	99.93	103.22	34	99.93	103.10	36
Total investment in subs / Equity capital.....	99.92	108.29	24	99.93	110.46	16	99.92	110.16	21	99.93	111.07	20	99.93	112.48	25
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	-0.02	0.27	31	-0.02	0.69	26	-0.05	0.47	31	-0.01	0.36	33	-0.01	0.35	35
Equity investment in subs – equity cap / Net income-div (X).....		0.85			2.31			1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	101.91	152.56	32	101.89	128.63	39	101.92	136.59	33	101.93	177.68	21	101.92	162.34	24
Cash from ops + noncash items + op expense / Op expense + dividend.....	101.91	155.61	31	68.23	142.45	13	102.13	147.24	24	102.12	190.27	17	102.13	174.91	17
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	101.91	94.59	59	68.23	140.42	16	102.13	134.08	36	102.12	116.34	38	102.13	103.19	54
Pretax operating income + interest expense / Interest expense.....		1,645.53			1,826.91			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....		1,896.20			1,413.95			1,539.23			1,632.83			1,369.37	
Dividends + interest from subsidiaries / Interest expense + dividends.....	101.95	174.48	29	101.93	144.62	36	101.95	150.43	27	101.95	210.80	17	101.93	188.90	19
Fees + other income from subsidiaries / Salary + other expenses.....	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X).....	6.39	40.79	15	5.71	26.65	22	3.07	35.64	9	14.93	57.11	29	13.53	33.93	30
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	0	3.29	31	0	3.69	29	0	3.85	31	0	2.64	33	0	2.61	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....		0.60			0.12			0.10			0.04			0.24	
Nonaccrual.....		1.04			0.80			1.03			0.54			6.54	
Total.....		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0	1.76	15	0	2.95	14	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name

City/State

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	98.12	69.90	76	98.14	84.44	66	98.12	81.10	70	98.11	57.84	81	98.12	57.26	84
Dividends declared / Net income.....	15.64	27.22	27	17.53	49.77	16	32.60	42.29	36	6.70	33.08	13	7.39	27.33	17
Net income – dividends / Average equity.....	2.88	9.25	3	2.56	3.19	41	1.12	4.14	16	8.15	6.46	73	8.12	7.33	61
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	101.95	160.45	37	101.93	130.19	41	101.95	132.17	35	101.95	178.13	28	101.93	157.73	28
Dividends from nonbank subsidiaries.....	0	6.19	21	0	3.74	26	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries.....	101.95	213.42	27	101.93	167.02	30	101.95	174.85	24	101.95	260.40	15	101.93	215.26	13
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	15.94	43.30	19	17.86	61.85	16	33.23	60.28	27	6.83	66.55	11	7.53	60.71	11
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries.....	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries.....	15.94	48.70	18	17.86	71.13	15	33.23	62.88	24	6.83	69.36	7	7.53	63.43	9
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....		66.90			52.29			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....		2.38			4.57			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries.....		0.66			0.93			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....		0.11			0.20			0.16			1.06			0.15	
Operating income from nonbank subsidiaries.....		94.31			70.62			79.84			150.41			99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	100	72.55	94	100	68	94	100	69.76	96	100	67.32	97	100	65.18	93
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries.....	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries.....	100	82.68	92	100	80.80	90	100	82.20	93	100	78.80	95	100	74.20	88
Dividends from nonbank subsidiaries.....	0	3.56	21	0	2.36	25	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries.....	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries.....	0	5.69	14	0	5.80	18	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt.....		28.03			27.05			27.08			28.33			26.53	